

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Simmons  
Keisha Simmons  
Debtors

Case No. 19-01991-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Jul 01, 2022

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2022:

Recip ID	Recipient Name and Address
5195890	+ Islandfcu, 120 Motor Parkway, Hauppauge, NY 11788-5107

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I afogle@rascrane.com
Gregory David Malaska	on behalf of Creditor CCP PROPERTY OWNERS ASSOCIATION SOUTH gmalaska@eastpennlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT Loan Trust I bkgroup@kmlawgroup.com
Jim Peavler	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us RA-occbankruptcy6@state.pa.us

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Kevin Buttery

on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT  
Loan Trust I kbuttery@rascrane.com

Patrick James Best

on behalf of Debtor 1 James Simmons patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Patrick James Best

on behalf of Debtor 2 Keisha Simmons patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Rebecca Ann Solarz

on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as trustee for NYMT  
Loan Trust I bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of NYMT Loan  
Trust I bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: JAMES SIMMONS,  
KEISHA SIMMONS

CASE NO. 5:19-bk-01991-MJC

Debtor.

CHAPTER 13

JAMES SIMMONS, KEISHA SIMMONS

Objectants,

v.

ISLANDFCU

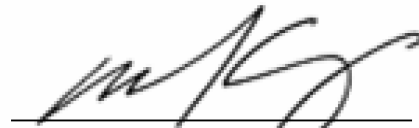
Objection to Proof of Claim  
11 U.S.C. § 502(b)(1)

Claimant.

**ORDER**

Upon consideration of the Debtors' Objection to the Proof of Claim filed on behalf of IslandFCU (Claim 18), Dkt. # 93, and upon the Response of the Claimant, if any, it is hereby **ORDERED** that the Debtors' Objection is hereby **SUSTAINED**. Claim 18 is hereby modified to reflect \$0 in unsecured debt and \$500 in secured debt.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: July 1, 2022